

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

IRENE C. ABELS
Debtor(s)

Bankruptcy Case No.: 20-23088-CMB
12/14/2020
Chapter: 13
Docket No.: 30 - 10
Concil. Conf.: May 6, 2021 at 10:30 AM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated 11/13/2020 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☒ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on May 6, 2021 at 10:30 AM, in remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com, meetings@chapter13trusteedpa.com.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☒ H. Additional Terms: All real estate taxes in plan are to be paid at statutory rate.
No payment to One Main Financial Cl. #4 as paid outside plan.
The secured claim of the following creditor shall govern as to claim amount, to be paid at the modified plan terms: First Commonwealth Bank Cl. #3

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.


Carlota M. Böhm, Judge
United States Bankruptcy Court

Dated: December 15, 2020

cc: All Parties in Interest to be served by Clerk in seven (7) days

In re:
IRENE C. ABELS
Debtor(s)

Case No. 20-23088-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 15, 2020

User: dsaw
Form ID: 149

Page 1 of 2
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 17, 2020:

Recip ID	Recipient Name and Address
db	+ IRENE C. ABELS, PO BOX 76, NEW GALILEE, PA 16141-0076
cr	+ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
15312580	+ ASSOCIATED CREDIT SERVICES, 115 FLANDERS ROAD, STE 140, PO BOX 5171, Westborough, MA 01581-5171
15305636	+ BIG BEAVER AREA SCHOOL DISTRICT, C/O PORTNOFF LAW ASSOC, PO BOX 391, Norristown, PA 19404-0391
15312583	BIG BEAVER FALLS SCHOOL DISTRICT, C/O PORTNOFF LAW ASSOC., 1000 SANDY HILL ROAD SUITE 150, Norristown, PA 19401
15320561	+ Berkheimer, for Big Beaver SD & New Galilee Boro, 50 North Seventh Street, Bangor, PA 18013-1731
15320061	+ Big Beaver Falls Area School District, c/o James R. Wood, Esquire, 2700 Horizon Drive, Suite 100, King of Prussia, PA 19406-2726
15320062	+ Big Beaver Falls Area School District, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
15312584	+ COMCAST, 216 CHIPPEWA TOWN CENTER, Beaver Falls, PA 15010-7106
15312585	+ ENVIRONMENTAL PRODUCTS INTERNATIONAL INC, PO BOX 397, Fairview, NJ 07022-0397
15314502	+ First Commonwealth Bank, McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1220
15312587	+ GABAUER-LUTTON FUNERAL HOME, 117 BLACKHAWK ROAD, Beaver Falls, PA 15010-1215
15312588	HVMS, PO BOX 536589, Pittsburgh, PA 15253-5907
15312589	+ MEDEXPRESS, PO BOX 14099, Belfast, ME 04915-4034
15312591	+ NEW GALILEE EMERGENCY SERVICES, 701 CENTENNIAL AVENUE, New Galilee, PA 16141-9813
15312590	New Galilee, BERKHEIMER TAX ADMINISTRATION, PO BOX 25153, Lehigh Valley, PA 18002-5153
15312593	+ SPECIALIZED LOAN SERVICING, 8742 LUCENT BLVD. SUITE 300, Littleton, CO 80129-2386
15312594	+ SYNCHRONY BANK, c/o SECOUND ROUND SUB, PO BOX 1259, DEPT 137267, Oaks, PA 19456-1259
15320356	+ Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
15313848	+ Wilmington Savings Fund Society, FSB Trustee (See, c/o Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
15313847	+ Wilmington Savings Fund Society, FSB Trustee (See4, c/o Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 16 2020 04:40:01	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15312581	Email/Text: dbeer@beavercountypa.gov	Dec 16 2020 04:46:00	BEAVER COUNTY, 810 THIRD STREET, Beaver, PA 15009
15312586	Email/Text: bankruptcynotice@fcbanking.com	Dec 16 2020 04:47:00	FIRST COMMONWEALTH BANK, PO BOX 400, Indiana, PA 15701
15314823	Email/PDF: cbp@onemainfinancial.com	Dec 16 2020 04:28:00	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
15314189	Email/Text: bnc-quantum@quantum3group.com	Dec 16 2020 04:47:00	Quantum3 Group LLC as agent for, Second Round Sub LLC, PO Box 788, Kirkland, WA 98083-0788
15312592	Email/Text: bknotices@snsc.com	Dec 16 2020 04:48:00	SN SERVICING CORP., 323 5TH STREET, Eureka, CA 95501
15306032	+ Email/PDF: gecsed@recoverycorp.com	Dec 16 2020 04:39:50	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

District/off: 0315-2

User: dsaw

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Date Rcvd: Dec 15, 2020

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Total Noticed: 28

TOTAL: 7

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank National Association, as Trustee of the
cr		Wilmington Savings Fund Society, FSB, DBA, Christi
cr	*+	Big Beaver Falls Area School District, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
cr	*+	First Commonwealth Bank, McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1220
15312582	*+	BIG BEAVER AREA SCHOOL DISTRICT, C/O PORTNOFF LAW ASSOC, PO BOX 391, Norristown, PA 19404-0391

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 17, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 15, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Wilmington Savings Fund Society FSB, DBA, Christiana Trust, not in its individual capacity, but solely in its capacity as Owner Trustee for WF 19 Grantor Trust bnicholas@kmlawgroup.com
Brian E. Caine	on behalf of Creditor U.S. Bank National Association as Trustee of the Security National Mortgage Loan Trust 2005-1 bcaine@parkermccay.com, BKcourtntices@parkermccay.com
Gary W. Darr	on behalf of Creditor First Commonwealth Bank gdarr@lenderlaw.com
James R. Wood	on behalf of Creditor Big Beaver Falls Area School District jwood@portnoffonline.com jwood@ecf.inforuptcy.com
Maria Miksich	on behalf of Creditor Wilmington Savings Fund Society FSB, DBA, Christiana Trust, not in its individual capacity, but solely in its capacity as Owner Trustee for WF 19 Grantor Trust mmiksich@kmlawgroup.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Russell A. Burdelski	on behalf of Debtor IRENE C. ABELS Russ@BurdelskiLaw.com russ.burdelski@gmail.com

TOTAL: 8